

TO LOCK-IN A LOAN, PLEASE USE OUR WEBSITE AT www.wvhdf.com

HOME DELIVERY MORTGAGE PROGRAM

STANDARD BOND PROGRAM

LOANS WHICH MEET BOND PROGRAM RESTRICTIONS

LOCK-IN PERIOD: 60 days existing purchase/210 days new construction

RATE	TERM		PROGRAM		PRICE	SRP
5.79%	30 years		QMB		101.50	65 BP
6.125%	30 years	QMB PLUS (ON	E NOTE SIGNER/TWO TIT	LE-HOLDERS)	101.50	65 BP
		USED MAI	NUFACTURED FUNDS RE	MAINING:		
		QMB (5.79%)\$242,	476 QMB PLUS (6.125%)\$556,350)	
		CLOSING COST L	OAN ASSISTANCE (E	Bond Ioans only)		
RATE	TERM	MAXIMUM L	OAN AMOUNT	DE	FERRED PAYMEN	IT PERIOD
4.00%	10 years	•	TV <= 97.00%		NONE	
			TV >= 97.01%			
	*****DUE TO		KET (maximum loan : CONDITIONS, 45 AND			
LOAN TYPE	<u>RATES</u>	<u>10 DAY</u>	45 DAY	<u>60 DAY</u>		SRP
	RATES 5.750	10 DAY 100.750	45 DAY 100.625	60 DAY 100.625		<u>SRP</u>
						<u>SRP</u> included
	5.750	100.750	100.625	100.625		
	5.750 5.875	100.750 101.125	100.625 101.000	100.625 101.000		included
	5.750 5.875 6.000	100.750 101.125 101.500	100.625 101.000 101.375	100.625 101.000 101.375		included in
LOAN TYPE 5-YEAR FIXED 0-YEAR FIXED	5.750 5.875 6.000 6.125	100.750 101.125 101.500 101.875	100.625 101.000 101.375 101.750	100.625 101.000 101.375 101.750		included in price
S-YEAR FIXED	5.750 5.875 6.000 6.125 6.250	100.750 101.125 101.500 101.875 102.125	100.625 101.000 101.375 101.750 102.000	100.625 101.000 101.375 101.750 102.000		included in price for
-YEAR FIXED	5.750 5.875 6.000 6.125 6.250 6.000	100.750 101.125 101.500 101.875 102.125 100.125	100.625 101.000 101.375 101.750 102.000 100.000	100.625 101.000 101.375 101.750 102.000 100.000		included in price for all
S-YEAR FIXED	5.750 5.875 6.000 6.125 6.250 6.000 6.125	100.750 101.125 101.500 101.875 102.125 100.125 100.625	100.625 101.000 101.375 101.750 102.000 100.000 100.500	100.625 101.000 101.375 101.750 102.000 100.000 100.500		included in price for all secondary

5.00% 8 years 1% of sale price plus \$1.000 none	<u>RATE</u>	TERM	MAXIMUM LOAN AMOUNT	DEFERRED PAYMENT PERIOD
		o years	1% of sale price plus \$1,000	none

STANDARD SECONDARY MARKET PROGRAM (all pricing based on standard PMI coverage)

No Closing Cost/Down Payment Assistance

15-year and 30-year rates are the same as Home Delivery Secondary Market

SRP	<u>60 DAY</u>	<u>45 DAY</u>	<u>10 DAY</u>	<u>RATES</u>	
included	101.500	101.500	101.625	6.375	20-YEAR FIXED
in price	101.875	101.875	102.000	6.500	

10 AND 40 YEARS RATES AVAILABLE--PLEASE PHONE FOR QUOTE

ITEMS OF INTEREST

Investment Homes: Add 3/4% (.75) to above rates

REFI'S SUBJECT TO PRICE ADJUSTMENTS PER ANNOUNCEMENT 02-11

USDA Secondary Mkt: 30-year fixed only, add 1/4% to rate

FHA Bond Loans: Add 19 basis points to rate.

Manufactured Homes (Bond & Secondary Mkt)- Subject to price adjustments per FNMA Announcement 03-06

Lock-Ins Accepted Daily Between the Hours of 10:00 a.m. and 7:30 a.m. the Next Day

PRICES SUBJECT TO CHANGE AT ANY TIME

Broker

Applicants: Property Addr: Prepared By: Application No:

Date Prepared: 12/17/2007
Loan Program: 30 Year Fixed

The Information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement will show you the actual cost for items paid at settlement.

		NNECTION AWITH			PEG S F
11	Loan Origination Fee	0.000% + \$	0.00		<u> </u>
2	Loan Discount	0.000% + \$	0.00		250.00
3	Appraisal Fee				350.00
4	Credit Report				
)5	Lender's Inspection Fee				
8	Mortgage Broker Fee				
)9	Tax Related Service Fee				79.00 ✓
10	Processing Fee				
11	Underwriting Fee				
12	Wire Transfer Fee				
	Flood Certification Fee				18.00
	Administrative Fee		· · · · · · · · · · · · · · · · · · ·		525.00 ✓
	MERS Fee				12.90
100 * - 101 105 106	Closing or Escrow Fee: Document Preparation Fee Notary Fees				\$ PRC 52F
107	Attorney Fees				200.00
108	Title Insurance:				600.00
100	inte insulance.				827.50
	State Tax/Stamps:		Vorattaght work to the control of th		
203 300 302	State Tax/Stamps: ADDITIONAL SETTLEMEN Pest Inspection	I CHARGES			\$
300 / \$	APPINONAL SERILEMEN	EGHARGES			
300 33	ADDITIONAL SERREMEN Pest Inspection			Estimated Closing Costs	2,464.40
300 302	ADDITIONAL SETTLEMEN Pest Inspection	ender korbe b	AIDOIN ADVANCE : ::	Estimated Closing Costs	2,464.40 PEC S
300 302 302 000	ADDITIONAL SETTLEMEN Pest Inspection THEMS REQUIRED BY I	ENDER NO BE P		Estimated Closing Costs	2,464.40
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300 302 00 00 01 002 003	Pest Inspection Pest Inspection ITEMS REQUIRED BY Interest for Mortgage Insurance Premium	ENDER ⊀0 ⊗BE P 30 days @ \$ um	AIDOIN ADVANCE : ::	Estimated Closing Costs	\$ 2,464.40 \$ PEC S*1 \$ 1,484.38 \(\)
360 302 00 01 02 03	Pest Inspection Pest Inspection Figure 1: A control of the contr	ENDER ⊀0 ⊗BE P 30 days @ \$ um	AIDOIN ADVANCE : ::	Estimated Closing Costs	\$ 2,464.40 \$ PEC S*1 \$ 1,484.38 \(\)
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300 302 302 00 001 002 003 004 005	ADDITIONAL SETTLEMEN Pest Inspection THEMS REQUIRED BY I Interest for Mortgage Insurance Premium VA Funding Fee RESERVES DEPOSITED Hazard Insurance Premium	ENDER TO BE P	AIDOIN ADVANCE. 49.4792 2 months @ \$	Estimated Closing Costs per day 70.00 per month	\$ 2,464.40 \$ PEC S** \$ 1,484.38 \$ \$ 840.00
300 302 302 00 001 002 003 004 005	ADDITIONAL SETTLEMEN Pest Inspection ITEMS REQUIRED BY 1 Interest for Mortgage Insurance Premium VA Funding Fee RESERVES DEPOSITED Hazard Insurance Premium Mortgage Ins. Premium Re	ENDER TO BE P	49.4792 49.4792 2 months @ \$ months @ \$	per day 70.00 per month 185.25 per month	\$ 2,464.40 \$ 1,484.38 \sqrt{840.00}
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300 302 302 301 301 302 303 304 305 300 1001 1002 1003 1004	ADDITIONAL SETTLEMEN Pest Inspection ITEMS REQUIRED BY I Interest for Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee RESERVES DEROSITED Hazard Insurance Premium Mortgage Ins. Premium Re School Tax Taxes and Assessment Re	ENDER TO BE P. 30 days @ \$ um WITH LENDER	49.4792 2 months @ \$ months @ \$ months @ \$ 4 months @ \$	per day 70.00 per month 185.25 per month per month 175.00 per month	\$ 2,464.40 \$ 1,484.38 \sqrt{840.00}
300 302 302 301 901 902 903 904 905 8000 1001 1002 1003	ADDITIONAL SETTLEMEN Pest Inspection THEMS REQUIRED BY I Interest for Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee RESERVES DEPOSITED Hazard Insurance Premium Mortgage Ins. Premium Re School Tax	ENDER TO BE P. 30 days @ \$ um WITH LENDER	49.4792 2 months @ \$	per day 70.00 per month 185.25 per month per month 175.00 per month per month	\$ 2,464.40 \$ 1,484.38 \(\) 840.00
300 302 302 302 001 002 003 004 005 000 1001 1002 1003 1004	ADDITIONAL SETTLEMEN Pest Inspection ITEMS REQUIRED BY I Interest for Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee RESERVES DEROSITED Hazard Insurance Premium Mortgage Ins. Premium Re School Tax Taxes and Assessment Re	ENDER TO BE P. 30 days @ \$ um WITH LENDER	2 months @ \$	per day 70.00 per month 185.25 per month per month 175.00 per month per month per month per month	\$ 2,464.40 \$ 1,484.38 \(\) 840.00
300 302 302 302 001 002 003 004 005 000 1001 1002 1003 1004	ADDITIONAL SETTLEMEN Pest Inspection ITEMS REQUIRED BY I Interest for Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee RESERVES DEROSITED Hazard Insurance Premium Mortgage Ins. Premium Re School Tax Taxes and Assessment Re	ENDER TO BE P. 30 days @ \$ um WITH LENDER	49.4792 2 months @ \$	per day 70.00 per month 185.25 per month per month 175.00 per month per month	\$ 2,464.40 \$ 1,484.38 \(\) 840.00
300 302 302 00 01 02 03 04 05 005 000 1002 1002 1003	ADDITIONAL SETTLEMEN Pest Inspection ITEMS REQUIRED BY I Interest for Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee RESERVES DEROSITED Hazard Insurance Premium Mortgage Ins. Premium Re School Tax Taxes and Assessment Re	ENDER TO BE P. 30 days @ \$ um WITH LENDER	2 months @ \$	per day 70.00 per month 185.25 per month	\$ 2,464.40 \$ PEC S 1 \$ 1,484.38 \(\) 840.00 PEC S 140.00
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300 302 302 001 002 003 004 005 0000 1002 1002 1003 1004 1005	Pest Inspection Pest Inspection Pest Inspection Frame Required By Lanterest for Mortgage Insurance Premium VA Funding Fee RESERVES DEBOSITED Hazard Insurance Premium Mortgage Ins. Premium Reschool Tax Taxes and Assessment Refood Insurance Reserves	ENDER TO BE P. 30 days @ \$.m WITH ENDER serves serves	49.4792 49.4792 2 months @ \$	per day 70.00 per month 185.25 per month	\$ 2,464.40 \$ PEC S 1 \$ 1,484.38 \(\) 840.00 PEC S 140.00

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E OTALESTIMATED EUNDS N	EDED TO CLOSE:			A TOTAL ESTIMATED MONTH	LY PAYMENT:
Purchase Price/Payoff (+)	300,000.00	New First Mortgage(-)		Principal & Interest	1,754.79
Loan Amount (-)	285,000.00	Sub Financing(-)		Other Financing (P & I)	
Est. Closing Costs (+)	2,464.40	New 2nd Mtg Closing Cost	s(+)	Hazard Insurance	70.00
Est. Prepaid Items/Reserves (+)	3,164.38			Real Estate Taxes	175.00
Amount Paid by Seller (-)				Mortgage Insurance	185.25
				Homeowner Assn. Dues	
				Other	
	s being provided by	The Mortgage Center	20.628.78		2.185.04 e broker, and no lender ha
can be found in the HUD Specia	al Information Bookl	et, which is to be provided to	you by your mortgage brok	of 1974, as amended (RESPA). A ser or lender, if your application i eceipt of the booklet "Settlement C	s to purchase
the Consumer Handbook on ARN	l Mortgages.				
Applicant		Date	Applicant		Date
Calyx Form gfe.frm 11/01					

GOOD FAITH ESTIMATE

Lender

Applicants: Property Addr: Prepared By: Application No:

Date Prepared: 12/17/2007 Loan Program: 30 Year Fixed

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

	TIEMS PAYABLE IN CONN	ECTION WITH I	OAN:		Street, Street	PFC S F P
)1	Loan Origination Fee	0.000% + \$	0.00		\$	
2	Loan Discount	0.000% + \$	0.00			
3	Appraisal Fee					350.00
4	Credit Report					
)5	Lender's Inspection Fee					
8	Mortgage Broker Fee					
9	Tax Related Service Fee					79.00 ✓
10	Processing Fee					
11	Underwriting Fee					
12	Wire Transfer Fee					
	Flood Certification Fee					18.00
	Administrative Fee			`		525.00 ✓
	MERS Fee					12.90
						· · · · · · · · · · · · · · · · · · ·
						
100.	THE CHARGES					PFC S F P
101	Closing or Escrow Fee:	The second second second	— <u>— — — — — — — — — — — — — — — — — — </u>	The second secon	\$	
105	Document Preparation Fee					
106	Notary Fees					
107	Attorney Fees					600.00
108	Title Insurance:					827.50
						
				· · · · · · · · · · · · · · · · · · ·		
200	GOVERNMENT RECORDING	G & TRANSFER	-CHARGES:			PFC S F-F
201	Recording Fees:				\$	52.00
202						
	City/County Tax/Stamps:		·			
	City/County Tax/Stamps: State Tax/Stamps:					
1202 1203						
1203	State Tax/Stamps:	CUADCES.				
203	State Tax/Stamps: ADDITIONAL SETTLEMENT OF	HARGES:				PFC'S F
203	State Tax/Stamps:	CHARGES			\$	PFC S F I
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203	State Tax/Stamps: ADDITIONAL SETTLEMENT OF	CHARGES:			\$	
300 302	State Tax/Stamps: ADDITIONAL SETTLEMENT C Pest Inspection			Estimated Closing Costs	\$	2,464.40
203 300 302	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection	IDER TO BE PA	ID IN ADVANCE:	Estimated Closing Costs	\$	2,464.40 PRC SSF
203 300 302 302	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection ITEMS REQUIRED BY LEN Interest for 3	IDER TO BE PA		Estimated Closing Costs	\$	2,464.40
203 300 302 302 901 902	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection ITEMS REQUIRED BY LEN Interest for 30 Mortgage Insurance Premium	IDER TO BE PA	ID IN ADVANCE:	Estimated Closing Costs	\$	2,464.40 PRC S=F=1 1,484.38 V
203 300 302 302 901 902 903	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection ITEMS REQUIRED BY LEN Interest for 3	IDER TO BE PA	ID IN ADVANCE:	Estimated Closing Costs	\$	2,464.40 PRC SSF-1
203 300 302 302 906 901 902 903 904	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection ITEMS REQUIRED BY LEN Interest for 30 Mortgage Insurance Premium Hazard Insurance Premium	IDER TO BE PA	ID IN ADVANCE:	Estimated Closing Costs	\$	2,464.40 PRC S=F=1 1,484.38 V
203 300 302 302 906 901 902 903 904	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection ITEMS REQUIRED BY LEN Interest for 30 Mortgage Insurance Premium	IDER TO BE PA	ID IN ADVANCE:	Estimated Closing Costs	\$	2,464.40 PRC S=F=1 1,484.38 V
203 300 302 200 201 202 203 204 205	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection ITEMS REQUIRED BY LEN Interest for 30 Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee	IDER TO BE PA 0 days @ \$	ID IN ADVANCE 49.4792	Estimated Closing Costs	\$	2,464.40 PRC S=F-1 1,484.38
203 300 302 302 900 901 902 903 904 905	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection ITEMS REQUIRED BY LEN Interest for 30 Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee RESERVES DEPOSITED W	IDER TO BE PA 0 days @ \$	ID IN ADVANCE: 49.4792	Estimated Closing Costs per day	\$	2,464.40 PREC S F 1 1,484.38 ✓ 840.00
203 300 302 302 901 902 903 904 905	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection ITEMS REQUIRED BY LEN Interest for 30 Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee RESERVES DEPOSITED WI Hazard Insurance Premiums	IDER TO BE PA 0 days @ \$ WITH LENDER:	ID IN ADVANCE 49.4792 2 months @ \$	Estimated Closing Costs per day 70.00 per month	\$	2,464.40 PRC S=F-1 1,484.38
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203 300 302 302 901 902 903 904 905 1001 1002 1003 1004	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection Pest Inspection ITEMS REQUIRED BY LEN Interest for 30 Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee RESERVES DEPOSITED WHAZARD Insurance Premiums Mortgage Ins. Premium Reser School Tax Taxes and Assessment Reser	IDER TO BE PA 0 days @ \$ WITH L'ENDER:	2 months @ \$ months @ \$ months @ \$ months @ \$	per day 70.00 per month 185.25 per month per month 175.00 per month	\$	2,464.40 PREC S F 1 1,484.38 ✓ 840.00
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203 300 302 302 901 902 903 904 905 1001 1002 1003 1004	State Tax/Stamps: ADDITIONAL SETTLEMENT OF Pest Inspection Pest Inspection ITEMS REQUIRED BY LEN Interest for 30 Mortgage Insurance Premium Hazard Insurance Premium VA Funding Fee RESERVES DEPOSITED WHAZARD Insurance Premiums Mortgage Ins. Premium Reser School Tax Taxes and Assessment Reser	IDER TO BE PA 0 days @ \$ WITH L'ENDER:	2 months @ \$	per day 70.00 per month 185.25 per month per month 175.00 per month per month	\$	2,464.40 PREC S F 1 1,484.38 840.00 PEG-S F 1 140.00
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			the selections will be an arrangement		
Purchase Price/Payoff (+)	300,000.00	New First Mortgage(-)		Principal & Interest	1,754,79
Loan Amount (-)	285,000.00	Sub Financing(-)		Other Financing (P & I)	1,754.79
Est. Closing Costs (+)	2,464.40	New 2nd Mtg Closing Costs(+)		Hazard Insurance	70,00
Est. Prepaid Items/Reserves (+)	3,164.38			Real Estate Taxes	175.00
Amount Paid by Seller (-)				Mortgage Insurance	185.25
				Homeowner Assn. Dues	105.25
				Other	
Total Est. Funds needed to clos			20,628,78	Total Monthly Payment	2,185,04
HUD Special Information Booki and the lender will take a first II Handbook on ARM Mortgages.	ursuant to the Rea et, which is to be p en on the property	al Estate Settlement Procedures Act of 19 provided to you by your mortgage broker The undersigned acknowledges receip	74, as amend or lender, if y ot of the bookle	ed (RESPA). Additional informati your application is to purchase net "Settlement Costs," and if application	on can be found in the esidential real property able the Consumer